

Information to identify the case:

Debtor 1	David L. Thornhill	Social Security number or ITIN	xxx-xx-4656
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Gwendolyn A. Thornhill	Social Security number or ITIN	xxx-xx-5330
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		Date case filed for chapter 7 1/30/18	
Case number: 18-20322-TPA			

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	David L. Thornhill	Gwendolyn A. Thornhill
2. All other names used in the last 8 years		aka Gwen A. Thornhill
3. Address	6279 Old William Penn Highway Export, PA 15632	6279 Old William Penn Highway Export, PA 15632
4. Debtor's attorney Name and address	Kenneth M. Steinberg Steidl & Steinberg Suite 2830 Gulf Tower. 707 Grant Street Pittsburgh, PA 15219	Contact phone 412-391-8000 Email: julie.steidl@steidl-steinberg.com
5. Bankruptcy trustee Name and address	Lisa M. Swope Neugebauer & Swope, P.C. 219 South Center Street P. O. Box 270 Ebensburg, PA 15931	Contact phone 814-472-7151 Email: lms@nsslawfirm.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 3/1/18
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	April 13, 2018 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Commissioners Hearing Room No.1, Westmoreland County Courthouse, Greensburg, PA 15601
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 6/12/18 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

David L. Thornhill
Gwendolyn A. Thornhill
aka Gwen A. Thornhill
Debtor(s)

Bankruptcy Case No.: 18-20322-TPA
Chapter: 7

ORDER

WHEREAS, *Federal Rule of Bankruptcy Procedure 1007(c)* requires an individual debtor to file a statement regarding completion of a course in personal financial management within 60 days after the first date set for the meeting of creditors under §341 of the Bankruptcy Code in a Chapter 7 case.

WHEREAS, *11 U.S.C. §727(a)(11)* states that the Court shall not grant a discharge unless the debtor completes an instructional course concerning personal financial management after filing the petition.

It is hereby **ORDERED, ADJUDGED and DECREED** that this case shall be closed without entry of a discharge on the 75th day after the first meeting set for the meeting of creditors *unless*, within 60 days after the first date set for the meeting of creditors, the debtor files a Certificate that the course in personal financial management described in *11 U.S.C. §111* was completed. The Certificate must substantially conform to *Official Form No. 423*, Certification of Completion of Instructional Course Concerning Personal Financial Management. The Court may delay closing this case without further order or notice.

It is **FURTHER ORDERED** that a debtor who cannot meet the requirement of attending the personal financial management course due to incapacity, disability or active military duty in a military combat zone shall file a motion with the Court to be excused from attending the course within 60 days after the first date set for the meeting of creditors. The case shall be closed without entry of a discharge if the debtor fails to timely file the motion.

Dated: March 1, 2018

Thomas P. Agresti
United States Bankruptcy Judge

REMINDER TO COUNSEL

BEFORE FILING:

Generally, a person is ineligible to be a debtor unless he/she has taken a credit counseling course within 180 days before filing a petition and files the certificate. *11 U.S.C. Section 109(h)(1)*.

AFTER FILING:

A Chapter 7 debtor is ineligible for a discharge if he/she has not, within 60 days after the first date fixed for the 341 meeting, filed the certificate of having taken the personal financial management course (*Official Form 423*). *11 U.S.C. Section 727(a)(11)* and *Rule 1007(b)(7)*.

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 David L. Thornhill
 Gwendolyn A. Thornhill
 Debtors

Case No. 18-20322-TPA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dkam
 Form ID: 309A

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 Total Noticed: 17

Date Rcvd: Mar 01, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 03, 2018.
 db/jdb

at	+David L. Thornhill, Gwendolyn A. Thornhill, 6279 Old William Penn Highway, Export, PA 15632-2519
tr	+James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14766472	+Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
14766473	+Ally Financial/Central Credit Services, 9550 Regency Square Blvd., Suite 500A, Jacksonville, FL 32225-8116
14766475	+Bank of America, 9489 State Route 30, Irwin, PA 15642-3781
14766476	+Citibank, N.A./Midland Funding LLC, 2 Industrial Way West, Eatontown, NJ 07724-2265
14766477	+Daniel J. Santucci, Esq., Midland Funding LLC, 1 International Plaza 5th Fl., Philadelphia, PA 19113-1510
14766479	+Hayt, Hayt & Landau, LLC, Two Industrial Way West, Eatontown, NJ 07724-2279
14766482	+Midland Credit Management, PO Box 517, Essington, PA 19029-0517
	Windstream/First Collection Services, 10925 Otter Creek E. Blvd., Mayflower, AR 72106-1661

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

at	E-mail/Text: julie.steidl@steidl-steinberg.com Mar 02 2018 02:29:56 Kenneth M. Steinberg, Steidl & Steinberg, Suite 2830 Gulf Tower., 707 Grant Street, Pittsburgh, PA 15219
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 02 2018 02:30:23 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+E-mail/Text: ustpreion03.pi.ecf@usdoj.gov Mar 02 2018 02:30:34 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
14766474	+EDI: CAPITALONE.COM Mar 02 2018 07:19:00 Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
14766480	+EDI: AGFINANCE.COM Mar 02 2018 07:18:00 One Main Financial, Twin Fountain Plaza, 2525 Monroeville Blvd., Suite 8, Monroeville, PA 15146-2384
14767169	+EDI: PRA.COM Mar 02 2018 07:18:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14766481	EDI: RMSC.COM Mar 02 2018 07:19:00 Walmart Mastercard, PO Box 960024, Orlando, FL 32896-0024

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr	The Bank of New York Mellon fka The Bank of New Yo
cr*	+PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14766478*	+Hayt, Hayt & Landau, LLC, Two Industrial Way West, Eatontown, NJ 07724-2279

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 03, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 1, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor The Bank of New York Mellon fka The Bank of New York, as Trustee for the Certificateholders of CWABS, Inc., Asset-Backed Certificates, Series 2007-8 bkgroup@kmlawgroup.com
 Kenneth M. Steinberg on behalf of Debtor David L. Thornhill julie.steidl@steidl-steinberg.com, kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com

District/off: 0315-2

User: dkam
Form ID: 309A

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Total Noticed: 17

Date Rcvd: Mar 01, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Kenneth M. Steinberg on behalf of Joint Debtor Gwendolyn A. Thornhill
julie.steidl@steidl-steinberg.com,
kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;lesl
ie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com
Lisa M. Swope lms@nsslawfirm.com, klw@nsslawfirm.com;pa73@ecfcbis.com;mmh@nsslawfirm.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

TOTAL: 5